

**Information to identify the case:**

Debtor 1	<u>Holly J Stefanski</u>	Social Security number or ITIN	xxx-xx-7958
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21536-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Holly J Stefanski

8/15/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Holly J Stefanski  
Debtor

Case No. 17-21536-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 16, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2022:

Recip ID	Recipient Name and Address
db	+ Holly J Stefanski, 7 Dampscy Way, Imperial, PA 15126-9154
14403024	Crown Asset Management, LLC, P.O. Box C3800, Southeastern, PA 19398
14403025	+ Fast Cash, P.O. Box 50, Fort Thompson, SD 57339-0050
14403026	+ Frederic I. Weinberg, Esquire, 375 E. Elm St., Suite 210, Conshohocken, PA 19428-1973
14636618	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 17 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 16 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 17 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 16 2022 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 16 2022 23:49:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ Email/Text: ebnjts@grblaw.com	Aug 16 2022 23:49:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14403020	+ Email/Text: bncnotifications@pheaa.org	Aug 16 2022 23:49:00	AES/PHEAA, 1200 North 7th Street, Harrisburg, Pennsylvania 17102-1419
14809748	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 16 2022 23:49:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14403021	EDI: CAPITALONE.COM	Aug 17 2022 03:48:00	Capital One Bank, N. A., P.O. Box 71083, Charlotte, North Carolina 28272-1083
14403022	+ EDI: WFNNB.COM	Aug 17 2022 03:48:00	Comenity - Ann Taylor, P.O. Box 659728, San Antonio, Texas 78265-9728
14403023	+ EDI: WFNNB.COM	Aug 17 2022 03:48:00	Comenity - Venus, P.O. Box 659617, San Antonio, Texas 78265-9617
14644129	+ Email/Text: ebnjts@grblaw.com	Aug 16 2022 23:49:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street,

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			14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14403028	+ EDI: CITICORP.COM	Aug 17 2022 03:48:00	Macy's, P.O. Box 9001094, Louisville, Kentucky 40290
14688187	EDI: Q3G.COM	Aug 17 2022 03:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14777592	Email/Text: ECMCBKNotices@ecmc.org	Aug 16 2022 23:49:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14918973	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 16 2022 23:49:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14403027	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 16 2022 23:49:00	Key Bank, P.O. Box 93885, Cleveland, Ohio 44101-5885
14415428	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 16 2022 23:49:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
14403029	EDI: NAVIENTFKASMSERV.COM	Aug 17 2022 03:48:00	Navient, P.O. Box 9533, Wilkes Barre, PA 18773-9533
14671333	EDI: NAVIENTFKASMDOE.COM	Aug 17 2022 03:48:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14632730	+ Email/Text: bncnotifications@pheaa.org	Aug 16 2022 23:49:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14688553	EDI: PRA.COM	Aug 17 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14674086	EDI: Q3G.COM	Aug 17 2022 03:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14403030	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 16 2022 23:49:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855
14652031	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 16 2022 23:49:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15317864	Email/PDF: bncnotices@becket-lee.com	Aug 16 2022 23:56:59	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Francis E. Corbett	on behalf of Debtor Holly J Stefanski fcorbett@fcorbettlaw.com fcorbett7@gmail.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5